DECLARATION UNDER PERJURY OF STEPHANIE SAWYER

I, Stephanie Sawyer, hereby make the following declaration of facts under penalties of perjury.

My Name is Stephanie Sawyer. I am over the age of 18 years. I have personal knowledge of the facts stated below and they are true and correct.

I worked for Interamericas Corporation at the Woodlands, Texas, from 1995 until mid-2002. Among my duties was the preparation of financial records, including data entry of financial transactions and to be a records custodian. I was knowledgeable of the business records of Interamericas Financial Holdings Corporation and its affiliates, including IFS Financial Corporation, IFS Insurance Holdings, Inc., Bradford Brokerage, Inc. and in 2000, of Comstar Mortgage Corporation.

The following listed documents, each of which was attached to Defendant American Founders Financial Corp.'s Response to Partial Motion for Summary Judgment, filed in Civil Action No. H-05-1779 in the United States District Court for the Southern District of Texas, Houston Division, appears to be true and accurate copies of business records of IFS and its related entities. It was a regular conducted business activity at IFS for persons with knowledge of financial transactions of IFS and its related entities to, at or near the time of the occurrence of the matters set forth, prepare bookkeeping entries out of which business records such as the general ledgers listed below were regularly generated, and to maintain those records both on computers and frequently in hard copy form as well.

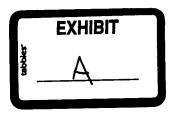
Exhibit A	General Ledger of Comstar as of May 31, 2000
Exhibit B	General Ledger of IFS as of May 31, 2000
Exhibit C	General Ledger of Bradford for calendar year 2000
Exhibit D	General Ledger of Comstar as of June 30, 2000
Exhibit E	General Ledger of Comstar as of July 31, 2000

I declare under penalty of perjury that the foregoing stated facts are true and correct.

Signed this day of March, 2006

STEPHANIE SAWYER

501032666.3



IN THE UNITED STATES DISTRICT COURT FOR THE SOUTHERN DISTRICT OF TEXAS HOUSTON DIVISION

W. STEVE SMITH, TRUSTEE	§	
	§	
Plaintiff	§	
•	§	
VS.	§	CIVIL ACTION NO. H-05-1779
	§	
AMERICAN FOUNDERS FINANCIAL	§	
CORP., et al.	. §	
	§	
Defendants	§	

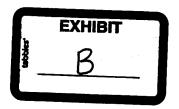
PLAINTIFF'S NOTICE OF INTENT TO OFFER BUSINESS RECORDS <u>ACCOMPANIED BY AFFIDAVIT</u>

W. Steve Smith, Trustee, Plaintiff hereby gives notice that, pursuant to Federal Rules of Evidence 902(11), he intends to offer into evidence duplicates of domestic records of a regularly conducted activity of the following entity accompanied by a written declaration of its custodian of records or other qualified person. Such records are identified below and are immediately available for inspection. Such records have been previously produced and inspected by Defendant. A copy of the business records affidavit generally describing such records is attached hereto as Exhibit "A."

IFS FINANCIAL CORPORATION

IFS Financial Records 1/31/00 - 4/30/01 and IFS Insurance Holdings, et al. Financials and Misc. Documents identified as Sawyer #2 and Sawyer #3 to the deposition of Stephanie Sawyer taken in connection with Civil Action Number H-00-2247

Dated this African December, 2005.



W. STEVE SMITH, TRUSTEE, Plaintiff

KEAVIN D. MCDONALD State Bar No. 13551200

WILSHIRE SCOTT & DYER, P.C. 1221 McKinney, Suite 3000 Houston, Texas 77010 Telephone: 713/651-1221

ATTORNEYS FOR PLAINTIFF

Facsimile: 713/651-0020

CERTIFICATE OF SERVICE

I hereby certify that a true and correct copy of the foregoing document has been served upon the following, via U.S. Mail, first-class, postage prepaid and/or via Facsimile, on this the day of December, 2005:

Paul S. Francis Baker & Hostetler LLP 1000 Louisiana, Suite 2000 Houston, Texas 77002

Keavin D. McDonald

IN THE UNITED STATES DISTRICT COURT FOR THE SOUTHERN DISTRICT OF TEXAS HOUSTON DIVISION

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W. STEVE SMITH, TRUSTEE

Plaintiff

VS.

CIVIL ACTION NO. H-05-1779

AMERICAN FOUNDERS FINANCIAL CORP., et al.

Defendants

AFFIDAVIT OF STEPHANIE SAWYER. FORMER CONTROLLER OF IFS FINANCIAL CORPORATION

STATE OF TEXAS

COUNTY OF HARRIS

I, Stephanie Sawyer declare that I was employed as the Controller for IFS Financial Corporation ("IFS") during the Summer of 2001 and during that time was one of the persons in charge of the financial documents and/or information produced and/or maintained by IFS.

Prior to serving as Controller, I worked in the accounting department of IFS. On September 27, 2001, I appeared for a deposition in a matter styled "Bitz Holdings Corp. v. Interamericas Financial Holdings Corp., et al.; Civil Action Number H-00-2247 wherein I authenticated various financial records of IFS generally described as IFS Financial Records 1/31/00 - 4/30/01 and IFS Insurance Holdings, et al. Financials and Misc. Documents (the "Financial Records"), copies of which are attached to this declaration and contained in two (2) white three-ring binders labeled as such. The Financial Records were identified at my deposition as Sawyer #2 and Sawyer #3.

I again wish to certify to the authenticity of the Financial Records produced herewith and that they were:

- A) Made at or near the time of the occurrence, condition or event of the matters set forth by, or from information transmitted by, a person with knowledge of those matters;
- B) Kept in the course of a regularly conducted activity;
- C) Made by the regularly conducted activity as a regular practice, by the personnel of the business.

The attached Financial Records are true copies of the financial records that I produced at my deposition. I am familiar with the mode of preparation of the attached Financial Records and certify that they were generated in the normal course of IFS' business by members of the IFS accounting department and were stored by IFS in he ordinary course of business.

I declare under penalty of perjury that the foregoing is true and correct. Executed on this the day of Abrembee, 2005, in the city of Houston, State of Texas.

Stephanie Sawyer

STATE OF TEXAS

COUNTY OF HARRIS

SUBSCRIBED TO AND SWORN BEFORE ME on this 28 day of 1000 2005, to certify which witness my hand and official seal.

Notary Public

(Notary Seal)

